

could set them back years. Unfortunately, for too many, the threat of default is already a reality.

Currently, more than 8 million student loan borrowers are in default on their educational debt, and the number is growing. These are hardworking Americans—mothers, fathers, veterans, nurses, teachers, and young people—who are trying to improve their lives, but have been pulled into financial turmoil.

The 8 million people in default—a group, roughly, twice the size of Oregon—are at risk of financial ruin. Their tax refunds and Social Security benefits may be withheld. Their wages can be garnished and they can face legal action. And with damaged credit, borrowing for a home, car, or business, or even renting an apartment can be an impossible task.

What can Congress do for those who are struggling to make their student loan payments?

The answer is SIMPLE.

Today I am pleased to introduce legislation with my friend and colleague from Pennsylvania, Congressman RYAN COSTELLO. Our bill, the Streamlining Income-Driven Manageable Payments on Loans for Education, or SIMPLE Act, makes it easier for millions of at-risk student loan borrowers to access protections that are already available under the law.

Income-driven repayment plans allow borrowers to make loan payments that are based on how much they earn. So, in other words, what they can afford. As a result, they are much less likely than other borrowers to default on their debt. That is good for the borrower, their families, and local economies.

Unfortunately, too many at-risk borrowers don't know about these plans or they are unable to navigate the complicated application for enrolling, so they don't receive the benefit of lower payments. In fact, 70 percent of borrowers in default from the government's largest student loan program, the Direct Loan program, would have qualified for lower payments.

Even if borrowers enroll in income-driven repayment, they must complete a burdensome process to update information. In one study, more than half of the borrowers did not recertify their income on time. When this happens, a borrower's payments can spike and suddenly push the borrower toward delinquency and default.

In short, the government makes it unnecessarily difficult for people who are weighed down by student debt to get the help the law already affords them.

Our bipartisan SIMPLE Act streamlines the process and removes barriers that prevent borrowers from benefiting from income-driven repayment. The bill uses borrowers' existing income data to automatically provide at-risk borrowers on the verge of default with lower loan payments. The bill provides for automatic updates of borrowers' in-

come information each year, so they continue to pay what they can afford.

As college costs continue to rise and more students leave school with increasing levels of debt, it is clear that this House needs to act to make higher education more affordable for everyone. The SIMPLE Act is part of that broader effort. It works by reaching at-risk borrowers, simplifying the process to get them into a plan with repayment based on income and helping them keep their payments affordable and avoid default.

I thank Mr. COSTELLO for his partnership on this bill and urge all of my colleagues to join us in supporting this legislation.

□ 1030

HONORING THE LIFE AND SERVICE OF DALLAS KNOX

The SPEAKER pro tempore. The Chair recognizes the gentleman from Florida (Mr. JOLLY) for 5 minutes.

Mr. JOLLY. Mr. Speaker, I rise today to celebrate the life and legacy of an American patriot, a patriot who served his country with honor and distinction before passing away last month in a boating accident at only 35 years old.

Mr. Speaker, I rise today to honor Chief Warrant Officer Dallas Knox of Treasure Island, Florida. Chief Knox faithfully served his country as a Black Hawk Medevac helicopter pilot in the U.S. Army and the Army Reserve. Chief Knox had multiple deployments, including tours in Afghanistan, Iraq, and Kosovo. Chief Knox also served as a Black Hawk instructor pilot.

Having attended his memorial service, his colleagues each spoke that Dallas was one of the most gifted pilots they ever served with, a man of bravery, valor, always thoughtful, and always giving to others.

The medals Knox earned for his service speak volumes about his dedication and his commitment to the country he so loved. Knox was awarded the Meritorious Service Medal, the Army Commendation Medal, the Afghanistan Campaign Medal with Bronze Service Star, the Iraq Campaign Medal with Bronze Service Star, and the Global War on Terrorism Service Medal, among so many other awards.

Described by his family as selfless, compassionate, loving, and full of life, Chief Knox is survived by his mother, Carol, his father, Richard, sister, Kirsten, as well as loving nieces and nephews.

May God bless Chief Warrant Officer Dallas Knox, his family, and his friends; and may God bless the country Chief Knox so proudly fought for, the United States of America.

DISAPPOINTED BUT NOT DEFEATED

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Illinois (Ms. KELLY) for 5 minutes.

Ms. KELLY of Illinois. Mr. Speaker, on July 14, I stood in this very spot to express my disappointment that my Republican colleagues and leadership showed both cowardice and callousness by failing to call up a single commonsense gun violence prevention measure before leaving town for 53 days.

I rise today not just disappointed. Instead, I am ashamed; I am appalled. Republicans adjourned for a historic 7-week recess from D.C. without fulfilling their duty to the American people, and, once again, our most vulnerable communities paid the price.

I am disappointed, but I am not defeated. So I rise today to remind my colleagues of what 7 weeks of Republican inaction looks like.

In my district in Chicago, gun violence claimed the lives of 90 people and injured 375 more in August alone. This Labor Day weekend, Chicago passed 500 homicides for the year, the first time we have crossed this threshold in two decades.

Outside of my district, 7 weeks of congressional inaction meant that more than 4,100 families lost a loved one to gun violence. In 2016, gun violence has taken the lives of almost 10,000 and wounded more than 20,000; 10,000 people killed by guns in less than 9 months—10,000.

When will this number be high enough for us to take action? Who has to die for us to have the courage to pass commonsense gun legislation? Why does Democrats sitting in protest outrage Republicans, but 10,000 deaths merits no response?

We have heard the majority threaten to admonish Democrats for speaking the truth, but 10,000 lives lost to guns gets nothing—no votes, and 7 weeks of inaction.

In this D.C. bubble, it is easy to forget that 10,000 isn't just a number. They are 10,000 mothers, fathers, sons, and daughters. Behind each gun death is a family who once celebrated a life, but now mourns the loss of a loved one.

Behind each gun death, there is a fearful mother now too afraid to let her children play outside. Behind each gun death, another small-business owner debates closing up shop for good.

While it is no secret that gun violence affects all communities across our Nation, it is our most underserved neighborhoods that are the most devastated. Congressional inaction allows the most vulnerable in our Nation to continue to suffer.

So I urge my colleagues, let's use this time in September wisely. Let's work together and pass legislation that will reduce gun violence in our communities.

I am not just talking about a need to pass commonsense measures that keeps guns out of the hands of those seeking to do harm. I am talking about a comprehensive approach that addresses the root causes of this gun violence epidemic.

Too often we boil down this complex problem to talking points about comprehensive background checks, closing